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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY				
Caption in Compliance with D.N.J. LBR 9004-1(b)				
John F. Bracaglia, Jr., Esq. Savo, Schalk, Gillespie, O'Grodnick & Fisher 56 East Main Street, Suite 301				
Somerville, NJ 08876 (908) 526-0707 Attorney for Debtor				
In Re:	Case No.:	19-21593		
Stephen Nocera	Judge:	JKS		
	Chapter:	13		
]			
CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION				
The debtor in this case opposes the following (choose one):				
 Motion for Relief from the Automate creditor, 	tic Stay filed by	· · · · ·		
A hearing has been scheduled for		, at		
✓ Motion to Dismiss filed by the Chapter 13 Trustee.				
A hearing has been scheduled for	November 12, 2020	, at <u>10:00 a.m.</u> .		
☐ Certification of Default filed by				
I am requesting a hearing be scheduled		:		
2. I oppose the above matter for the follow	ving reasons (choose one)			

 \square Payments have been made in the amount of \$ _______, but have not

been accounted for. Documentation in support is attached.

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		☑ Payments have not been made for the following reasons and debtor proposes
		repayment as follows (explain your answer): Debtor was our of work for 2 months due to surgery. Debtor will make a payment on 10/28/20 and another payment on 10/31/20, which will cure the arrears. Debtor will make the November payment shortly thereafter to keep his case current.
		☐ Other (explain your answer):
		•
	3.	This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
	4.	I certify under penalty of perjury that the above is true.
Date: _	10/5	Debtor's Signature
Date:		

Debtor's Signature

NOTES:

- 1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
- 2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.